

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: CHECH, GREGORY E.
CHECH, CYNTHIA M.

§ Case No. 10-50477
§
§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on February 18, 2010. The undersigned trustee was appointed on *bad date*.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 18,707.32

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>737.38</u>
Bank service fees	<u>689.66</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>17,280.28</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 10/03/2012 and the deadline for filing governmental claims was 08/17/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,620.73. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,620.73, for a total compensation of \$2,620.73.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$437.49, for total expenses of \$437.49.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/16/2015 By:/s/Christina W. Lovato
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 10-50477

Case Name: CHECH, GREGORY E.
CHECH, CYNTHIA M.

Period Ending: 02/16/15

Trustee: (480026) Christina W. Lovato

Filed (f) or Converted (c): 06/05/12 (c)

§341(a) Meeting Date: 07/05/12

Claims Bar Date: 10/03/12

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 3702 Freedom Court, Carson City	415,000.00	0.00		0.00	FA
2 1146 Ambassador Drive, Reno Rental property abandoned by order entered 2/26/13 (DE 113) following tenant move-out.	167,000.00	0.00	OA	0.00	FA
3 Timeshare - Cabo Trustee received market evaluation from BKAssets.com. Starting bid would be set at \$500 and the time share is expected to be saleable. Equity sold to Debtors pursuant order entered February 9, 2015 (DE 129).	15,000.00	500.00		500.00	FA
4 NEVADA STATE BANK	0.00	0.00		0.00	FA
5 FRONTIER FINANCIAL	105.00	0.00		0.00	FA
6 NEVADA STATE BANK	564.00	0.00		0.00	FA
7 WELLS FARGO CD	190.00	0.00		0.00	FA
8 WELLS FARGO - CHECKING RENTAL PROPERTY	2.54	2.54		2.54	FA
9 HOUSHOLD FURNISHINGS AND ITEMS	6,000.00	0.00		0.00	FA
10 CLOTHING	2,000.00	0.00		0.00	FA
11 JEWELRY Not currently exempted; Debtors' counsel to amend.	5,000.00	0.00		0.00	FA
12 REMINGTON 270 CAL	125.00	0.00		0.00	FA
13 KEL TEC 9MM PISTOL Trustee value based on gun book valuations provided by Debtor. Equity sold to Debtors pursuant order entered February 9, 2015 (DE 129).	90.00	150.00		150.00	FA
14 RUGER 10-22 RIFLE 22 CAL Trustee value based on gun book valuations provided by Debtor. Equity sold to Debtors pursuant order entered February 9, 2015 (DE 129).	80.00	80.00		80.00	FA
15 MOSSBERG 12 GAUGE PUMP	100.00	0.00		0.00	FA
16 3 BIKES, MISC SPORTING/CAMPING GEAR Equity sold to Debtors pursuant order entered February 9, 2015 (DE 129).	750.00	750.00		750.00	FA

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17 KODAK EASY SHARE CAMERA Equity sold to Debtors pursuant order entered February 9, 2015 (DE 129).	25.00	25.00		25.00	FA
18 AMERICAN FUNDS/COLLEGE AMERICA 529	2,348.46	0.00		0.00	FA
19 RBC WEALTH MANAGEMENT	1,885.00	471.25		471.25	FA
20 SECURITIES AMERICA	411.00	102.75		102.75	FA
21 1st GLOBAL CAPITAL CORP	14.46	3.61		3.61	FA
22 SECURITIES AMERICA	4,936.00	1,234.00		1,234.00	FA
23 NEVADA CHIROPRACTIC PHYSICIAN LICENSE	0.00	0.00		0.00	FA
24 2007 KEYSTONE RV OUTBACK	14,200.00	0.00		0.00	FA
25 1996 FORD F-250	2,350.00	0.00		0.00	FA
26 2004 FORD EXCURSION	14,525.00	0.00		0.00	FA
27 1966 FORD MUSTANG	500.00	0.00		0.00	FA
28 1974 TOYOTA LANDCRUISER	500.00	0.00		0.00	FA
29 AMERICAN HIGHSIDE HORSE TRAILER Appraised by Lightning Auctions on Oct. 19, 2012. Equity sold to Debtors pursuant order entered February 9, 2015 (DE 129). (See Footnote)	500.00	3,850.00		3,850.00	FA
30 2005 CATI FLATBED TRAILER Appraised by Lightning Auctions 8/22/12; VIN: 44XSC16265C084166. Equity sold to Debtors pursuant order entered February 9, 2015 (DE 129). (See Footnote)	250.00	850.00		850.00	FA
31 DUPLICATE OF #24 (ENTERED IN ERROR)	0.00	0.00		0.00	FA
32 1996 24' RINELL Appraised by Lightning Auctions 8/22/12. Value includes trailer (Asset #38). Hull #RNA40168G697. Debtors have turned over to Auctions Buy Sammy B for liquidation. Auctioned by order entered 12/03/12 (DE 101). (See Footnote)	3,000.00	5,500.00		2,800.00	FA
33 1953 15' ALUMINUM ROW BOAT Equity sold to Debtors pursuant order entered	200.00	200.00		200.00	FA

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	February 9, 2015 (DE 129).					
34	2 HORSES Due to the age and condition of the older horse, the horse does not have a fair market value and will be donated. The remaining value is for the younger horse. Equity sold to Debtors pursuant order entered February 9, 2015 (DE 129).	1,100.00	700.00		700.00	FA
35	TACK FOR HORSES Equity sold to Debtors pursuant order entered February 9, 2015 (DE 129).	370.00	370.00		370.00	FA
36	MISC. HAND TOOLS Equity sold to Debtors pursuant order entered February 9, 2015 (DE 129).	250.00	250.00		250.00	FA
37	MONTHLY RENT - 1146 AMBASSADOR Tenants moved out in January 2013. Asset (#2) abandoned by order entered 2/26/13 (DE 113). Trustee obtained order ratifying operation of rental business from July 27, 2012 through date of abandonment (order entered 09/23/13, DE 122).	0.00	4,800.00		4,800.00	FA
38	TRAILER ASSOCIATED WITH ASSET #32 (u) Appraised by Lightning Auctions 8/22/12. VIN: 1VMBG2320V1006014. Value included with appraised value of Asset #32. Debtors have elected to turn over to Auctions Buy Sammy B for liquidation (delivery to occur 10/30/12). Auctioned by order entered 12/03/12 (DE 101)	0.00	0.00		0.00	FA
39	10-ACRE PARCEL, PARADISE VALLEY, HUMBOLDT CO. (u) Value determined by consultation with BKAssets.com. Equity sold to Debtors pursuant order entered February 9, 2015 (DE 129).	0.00	1,500.00		1,500.00	FA
40	CO-DEBTOR'S PERSONAL INJURY SUIT (u) Per Mark Marsh, PI counsel, the accident occurred post-petition on 3/30/12. The personal injury suit is accordingly not property of the bankruptcy estate.	0.00	0.00		0.00	FA

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40 Assets Totals (Excluding unknown values)	\$659,371.46	\$21,339.15		\$18,639.15	\$0.00
RE PROP# 29 SCHEDULED / APPRAISED					
RE PROP# 30 SCHEDULED / APPRAISED					
RE PROP# 32 SCHEDULED / APPRAISED					

Major Activities Affecting Case Closing:

02/16/15 FILED REPORT OF SALE

01/10/15 FILED BUY BACK MOTION; NOTICE UP 2/6 (UPDATE FORM 1 AFTER 2/6); THEN CHECK EXPENSES/CLAIMS/FILE TFR; NFR WILL NEED TO BE SET FOR HEARING TO COVER CASH COLLATERAL ISSUE AND NOTICED TO CLAIMANTS PLUS RENTAL PROPERTY LENDER.

01/05/15 REVIEWED DA LTR OF 10/15/14 - RESOLVES VEHICLE QUESTIONS. NEED TO REVIEW RECORDED DEED OF TRUST ON RENTAL PROPERTY RE CASH COLLATERAL

03/20/14 PYMITS COMPLETE; NEED TO RESOLVE VEHICLE ISSUES AND CASH COLLATERAL

09/26/13 FILED OPERATING REPORT COVERING OPERATING PERIOD

09/17/13 PI SUIT AND UNDISCLOSED ASSETS STILL OUTSTANDING -- NEED TO DEAL WITH MISSED HEARING 8/28@10

03/04/13 SEND PARCEL INFO TO BKASSETS TO GET FMV; NEED TO TALK TO DA RE PARCEL AND OTHER UNDISCLOSED ASSETS AND PI SUIT

02/12/13 REPORT OF SALE FILED - BOAT/TRAILER

12/27/12 EMAILED OFFER TO BUY BACK TIME SHARE FOR \$500; ALSO REQUESTED STATUS ON PYMITS (MISSED 12/1 PYMT); ALSO WAITING FOR RESPONSE TO 11/8 EMAIL RE UNSCHEDULED ASSETS; WAITING TO HEAR FROM P. SUNSERI RE POTENTIAL RE-LET OF AMBASSADOR PROPERTY

11/05/12 FILED AND SERVED MOTION TO SELL AT AUCTION (REINELL BOAT/TRAILER); NOTICE UP 11/29

08/06/12 FOLLOW UP EMAIL TO TYLER ELCANO

07/20/12 EMAILED DRAFT FORM 1 TO DA; FOLLOW UP 8/3 RE BUY-BACK/TURNOVER

7/11/12 TRUSTEE TO REVIEW AND MAKE DEMAND

Initial Projected Date Of Final Report (TFR): December 31, 2012

Current Projected Date Of Final Report (TFR): June 30, 2015

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 10-50477
Case Name: CHECH, GREGORY E.
 CHECH, CYNTHIA M.
Taxpayer ID #: **-**5923
Period Ending: 02/16/15

Trustee: Christina W. Lovato (480026)
Bank Name: The Bank of New York Mellon
Account: ****,*****25-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
07/27/12	{37}	Gregory E. and Cynthia M. Chech	Debtor's turnover of rent (for July?)	1122-000	800.00		800.00
08/09/12	{37}	S. Linder	August 2012 Rent	1122-000	500.00		1,300.00
08/09/12	{37}	S. Linder	August 2012 Rent	1122-000	300.00		1,600.00
08/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,575.00
09/17/12	{37}	Stacy Linder	September 2012 Rent	1122-000	500.00		2,075.00
09/17/12	{37}	Stacy Linder	September 2012 Rent	1122-000	300.00		2,375.00
09/28/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,350.00
10/16/12	{37}	Stacy Linder	October 2012 Rent	1122-000	500.00		2,850.00
10/16/12	{37}	Stacy Linder	October 2012 Rent	1122-000	500.00		3,350.00
10/24/12	{37}	Stacy Linder	Incorrectly entered money order for \$500.00 instead of \$300.00 as written	1122-000	-200.00		3,150.00
10/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,125.00
11/15/12	{37}	Stacy Linder	November 2012 Rent	1122-000	500.00		3,625.00
11/15/12	{37}	Stacy Linder	November 2012 Rent	1122-000	300.00		3,925.00
11/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,900.00
12/11/12	{37}	Nancy Linder	December 2012 Rent - Final Rent (vacate notice rec'd)	1122-000	800.00		4,700.00
12/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,675.00
01/10/13		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001048002688 20130110	9999-000		4,675.00	0.00

ACCOUNT TOTALS	4,800.00	4,800.00	\$0.00
Less: Bank Transfers	0.00	4,675.00	
Subtotal	4,800.00	125.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,800.00	\$125.00	

Form 2

Cash Receipts And Disbursements Record

Page: 2

Case Number: 10-50477

Trustee: Christina W. Lovato (480026)

Case Name: CHECH, GREGORY E.
CHECH, CYNTHIA M.

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**5923

Account: *****7066 - Checking Account

Period Ending: 02/16/15

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/11/13		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	4,675.00		4,675.00
01/18/13		Gregory E and Cynthia M Chech	Debtors' Payment #1		753.26		5,428.26
	{8}		non-exempt cash 2.54	1129-000			5,428.26
	{33}		non-exempt equity 200.00	1229-000			5,428.26
	{36}		non-exempt equity 250.00	1229-000			5,428.26
	{35}		non-exempt equity 300.72	1229-000			5,428.26
01/18/13		Gregory E and Cynthia M Chech	Debtors' Payment #2		836.60		6,264.86
	{35}		non-exempt equity 69.28	1229-000			6,264.86
	{3}		non-exempt equity 500.00	1210-000			6,264.86
	{14}		non-exempt equity 80.00	1229-000			6,264.86
	{13}		non-exempt equity 150.00	1229-000			6,264.86
	{17}		non-exempt equity 25.00	1229-000			6,264.86
	{21}		non-exempt bank bal 3.61	1129-000			6,264.86
	{20}		non-exempt bank bal 8.71	1129-000			6,264.86
01/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,254.86
02/04/13	10101	Desert Diamonds Realty, Inc.	Reimbursement - NV Energy Invoice 1/26/13 (Act 1000066967801103037 1146 Ambassador Dr)	2420-000		61.17	6,193.69
02/14/13		Auctions "Buy" Sammy B	Net Auction Procees - Reinell Boat/Trailer		2,380.00		8,573.69
	{32}		Gross Auction Proceeds 2,800.00	1229-000			8,573.69
			Auctioneer Commission -420.00	3610-000			8,573.69
02/21/13		Gregory E. and Cynthia M. Chech	Debtors' Payment #3		794.93		9,368.62
	{20}		non-exempt equity 94.04	1129-000			9,368.62
	{19}		non-exempt equity 471.25	1129-000			9,368.62
	{34}		non-exempt equity 229.64	1129-000			9,368.62
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	9,358.62
03/04/13	10102	TRUCKEE MEADOWS WATER AUTHORITY	ACCT NO. 02012698; 1146 AMBASSADOR DR; BILLING DATE 2/21/13	2420-000		48.72	9,309.90
03/07/13	10103	Desert Diamonds Realty, Inc.	Reimbursement - NV Energy Invoice 2/26/13 (Act 1000066967801103037 1146 Ambassador) and Final Property Management Fee (January through February 28, 2013)			187.82	9,122.08
			NV Energy Bill through 2/21/13 87.82	2420-000			9,122.08
			Property Management Fee - FINAL (January/February) 100.00	2420-000			9,122.08

Subtotals :

\$9,439.79

\$317.71

Form 2

Cash Receipts And Disbursements Record

Page: 3

Case Number: 10-50477

Trustee: Christina W. Lovato (480026)

Case Name: CHECH, GREGORY E.
CHECH, CYNTHIA M.

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**5923

Account: *****7066 - Checking Account

Period Ending: 02/16/15

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/14/13	10104	Desert Diamonds Realty, Inc.	Reimbursement - NV Energy Invoice 3/01/13 FINAL BILL (Acct 1000066967801103037 1146 Ambassador)	2420-000		19.67	9,102.41
03/24/13		Gregory E. and Cynthia M. Chech	Debtors' Payment #4		794.93		9,897.34
	{34}		non-exempt equity 470.36	1129-000			9,897.34
	{30}		non-exempt equity 324.57	1129-000			9,897.34
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.93	9,884.41
04/15/13		Gregory E. and Cynthia M. Chech	Debtors' Payment #5		4,377.00		14,261.41
	{22}		non-exempt stock balance 1,234.00	1129-000			14,261.41
	{16}		non-exempt equity 750.00	1229-000			14,261.41
	{39}		non-exempt equity 1,500.00	1210-000			14,261.41
	{30}		non-exempt equity 525.43	1129-000			14,261.41
	{29}		non-exempt equity 367.57 (partial)	1129-000			14,261.41
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.89	14,243.52
05/30/13	{29}	Gregory E. and Cynthia M. Chech	Debtors' Payment #6	1129-000	435.30		14,678.82
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.16	14,657.66
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.61	14,638.05
07/08/13	{29}	Gregory E. and Cynthia M. Chech	Debtors' Payment #7	1129-000	500.00		15,138.05
07/23/13	{29}	Gregory E. and Cynthia M. Chech	Debtors' Payment #8	1129-000	436.00		15,574.05
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		23.81	15,550.24
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		22.36	15,527.88
09/06/13	{29}	Gregory E. and Cynthia M. Chech	Debtors' Payment #9	1129-000	435.30		15,963.18
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.94	15,941.24
10/02/13	{29}	Gregory E. and Cynthia M. Chech	Debtors' Payment #10	1129-000	436.00		16,377.24
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		25.78	16,351.46
11/08/13	{29}	Gregory E. and Cynthia M. Chech	Debtors' Payment #11	1129-000	436.00		16,787.46
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		22.28	16,765.18
12/09/13	{29}	Gregory E. and Cynthia M. Chech	Debtors' Payment #12	1129-000	436.00		17,201.18
12/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		26.96	17,174.22
01/20/14		Gregory E. and Cynthia M. Chech	Debtors' Payment #13		436.00		17,610.22
	{29}		non-exempt equity 367.83	1129-000			17,610.22
			overpayment by Debtor 68.17	1290-000			17,610.22
01/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		25.56	17,584.66
02/28/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		23.60	17,561.06
03/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		24.41	17,536.65

Subtotals : \$8,722.53 \$307.96

Form 2

Cash Receipts And Disbursements Record

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 CHECH, CYNTHIA M.
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Bank Name: Rabobank, N.A.
Account: *****7066 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
04/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		26.90	17,509.75
05/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		25.18	17,484.57
06/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		24.31	17,460.26
07/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		27.62	17,432.64
08/29/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		24.23	17,408.41
09/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		26.70	17,381.71
10/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		25.83	17,355.88
11/28/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		22.46	17,333.42
12/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		28.25	17,305.17
01/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		24.89	17,280.28

ACCOUNT TOTALS	18,162.32	882.04	\$17,280.28
Less: Bank Transfers	4,675.00	0.00	
Subtotal	13,487.32	882.04	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$13,487.32	\$882.04	

Net Receipts :	18,287.32
Plus Gross Adjustments :	420.00
Net Estate :	\$18,707.32

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # ****-*****25-66	4,800.00	125.00	0.00
Checking # *****7066	13,487.32	882.04	17,280.28
	\$18,287.32	\$1,007.04	\$17,280.28

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Claims Distribution Register

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Case: 10-50477 CHECH, GREGORY E.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Secured Claims:								
3	02/26/10	100	Bank Of The West 1450 Treat Blvd Walnut Creek, CA 94598 <4210-00 Pers. Prop. & Intangibles--Consensual Liens (UCC, chattel, PMSI)>	21,431.52	21,431.52	0.00	21,431.52	0.00
17S	06/15/10	100	CIT SMALL BUSINESS LENDING C/O MARILYN FINE, ESQ. 2300 WEST SAHARA AVE., #430 LAS VEGAS, NV 89102 <4210-00 Pers. Prop. & Intangibles--Consensual Liens (UCC, chattel, PMSI)>	2,005.00	2,005.00	0.00	2,005.00	0.00
19	06/17/10	100	The Bank of New York Mellon Trust Company, Nationa ATTN: Bankruptcy Department 1100 Virginia Drive FT. Washington, PA 19034 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)> Scheduled as Home Comings Financial	369,889.62	369,889.62	0.00	369,889.62	0.00
20	10/22/10	100	BAC Home Loan Servicing, LP Mail Stop CA6-919-01-23 400 National Way Simi Valley, CA 93065 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)> Scheduled as Countrywide Home Lending	228,420.81	228,420.81	0.00	228,420.81	0.00
Total for Priority 100: 0% Paid				\$621,746.95	\$621,746.95	\$0.00	\$621,746.95	\$0.00
Total for Secured Claims:				\$621,746.95	\$621,746.95	\$0.00	\$621,746.95	\$0.00
Admin Ch. 7 Claims:								
06/05/12	200	Christina W. Lovato P.O. Box 18417 Reno, NV 89511 <2100-00 Trustee Compensation>	2,620.73	2,620.73	0.00	2,620.73	2,620.73	
06/05/12	200	Christina W. Lovato P.O. Box 18417 Reno, NV 89511 <2200-00 Trustee Expenses>	437.49	437.49	0.00	437.49	437.49	
06/05/12	200	UNITED STATES TRUSTEE <2950-00 U.S. Trustee Quarterly Fees>	650.00	650.00	0.00	650.00	650.00	
Total for Priority 200: 100% Paid				\$3,708.22	\$3,708.22	\$0.00	\$3,708.22	\$3,708.22
Total for Admin Ch. 7 Claims:				\$3,708.22	\$3,708.22	\$0.00	\$3,708.22	\$3,708.22

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Claims Distribution Register

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Case: 10-50477 CHECH, GREGORY E.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
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Priority Claims:

21	01/13/12	570	Internal Revenue Service Insolvency Group 3 P.O. Box 21126, Stop N781 Philadelphia, PA 19114 <5800-00 Claims of Governmental Units>	6,128.54	6,128.54	0.00	6,128.54	6,128.54
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Priority 570: 100% Paid**Unsecured Claims:**

1	02/25/10	610	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025 <7100-00 General Unsecured § 726(a)(2)> Amended 2/22/13.	18,326.99	18,326.99	0.00	18,326.99	218.50
2	02/25/10	610	Wells Fargo Bank, N.A. c/o Wells Fargo Card Services Recovery Department, P.O. Box 9210 Des Moines, IA 50306 <7100-00 General Unsecured § 726(a)(2)>	7,064.00	7,064.00	0.00	7,064.00	84.21
4	03/02/10	610	AMERICAN EXPRESS BANK FSB C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>	1,841.94	1,841.94	0.00	1,841.94	21.96
5	03/02/10	610	AMERICAN EXPRESS BANK FSB C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>	2,981.95	2,981.95	0.00	2,981.95	35.55
6 -2	03/03/10	610	FIRST INDEPENDENT BANK BOX 11000 RENO, NV 89510 <7100-00 General Unsecured § 726(a)(2)> Amended 6/20/12	2,446.74	2,446.74	0.00	2,446.74	29.17
7	03/05/10	610	Capital One Bank (USA), N.A. by American Infosource Lp As Agent PO Box 71083 Charlotte, NC 28272-1083 <7100-00 General Unsecured § 726(a)(2)>	3,190.43	3,190.43	0.00	3,190.43	38.04
8	03/19/10	610	Hica Education Loan Corp c/o Sallie Mae Inc. 220 Lasley Ave Wilkes-Barre, PA 18706 <7100-00 General Unsecured § 726(a)(2)> Scheduled as Sallie Mae	9,753.14	9,753.14	0.00	9,753.14	116.27

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Claims Distribution Register

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Case: 10-50477 CHECH, GREGORY E.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
9	03/29/10	610	AMERICAN EXPRESS CENTURION BANK C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>	433.30	433.30	0.00	433.30	5.17
10	03/29/10	610	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145 <7100-00 General Unsecured § 726(a)(2)>	6,206.52	6,206.52	0.00	6,206.52	73.99
11	03/29/10	610	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145 <7100-00 General Unsecured § 726(a)(2)>	11,310.68	11,310.68	0.00	11,310.68	134.84
12	05/10/10	610	AMERICAN EXPRESS CENTURION BANK C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>	14,502.46	14,502.46	0.00	14,502.46	172.89
13	05/17/10	610	MIDLAND FUNDING LLC BY ITS AUTHORIZED AGENT RECOSER, LLC 25 SE 2ND AVE STE 1120 MIAMI, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)> CLAIM TRANSFERRED BY RMSC FOR GE CAPITAL RETAIL BANK (DE 105 ENTERED 1/20/13); SCHEDULED AS GEMB/CHEVRON	427.30	427.30	0.00	427.30	5.09
14	05/19/10	610	U.S. Bank N.A. P.O. Box 5229 Cincinnati, OH 45201 <7100-00 General Unsecured § 726(a)(2)>	37,753.59	37,753.59	0.00	37,753.59	450.08
15	05/19/10	610	U.S. Bank N.A. P.O. Box 5229 Cincinnati, OH 45201 <7100-00 General Unsecured § 726(a)(2)>	13,223.75	13,223.75	0.00	13,223.75	157.65
16	05/19/10	610	U.S. Bank N.A. P.O. Box 5229 Cincinnati, OH 45201 <7100-00 General Unsecured § 726(a)(2)>	24,675.67	24,675.67	0.00	24,675.67	294.17
17U	06/15/10	610	CIT SMALL BUSINESS LENDING C/O MARILYN FINE, ESQ. 2300 WEST SAHARA AVENUE, #430 LAS VEGAS, NV 89102 <7100-00 General Unsecured § 726(a)(2)>	465,729.60	465,729.60	0.00	465,729.60	5,552.25

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Claims Distribution Register

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Case: 10-50477 CHECH, GREGORY E.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
18	06/15/10	610	eCAST SETTLEMENT CORPORATION C/O BASS AND ASSOCIATES PC 3936 E FT LOWELL RD SUITE 200 TUCSON, AZ 85712 <7100-00 General Unsecured § 726(a)(2)> Transferred 4/26/13 (DE 115); SCHEDULED AS HSBC / COSTCO	4,503.20	4,503.20	0.00	4,503.20	53.69
Total for Priority 610: 1.19216% Paid				\$624,371.26	\$624,371.26	\$0.00	\$624,371.26	\$7,443.52
Total for Unsecured Claims:				\$624,371.26	\$624,371.26	\$0.00	\$624,371.26	\$7,443.52
Total for Case :				\$1,255,954.97	\$1,255,954.97	\$0.00	\$1,255,954.97	\$17,280.28

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-50477

Case Name: CHECH, GREGORY E.

Trustee Name: Christina W. Lovato

Balance on hand:	\$ 17,280.28
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Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors:	\$ 0.00
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Remaining balance:	<u>\$ 17,280.28</u>
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Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Christina W. Lovato	2,620.73	0.00	2,620.73
Trustee, Expenses - Christina W. Lovato	437.49	0.00	437.49
Fees, United States Trustee	650.00	0.00	650.00

Total to be paid for chapter 7 administration expenses:	\$ 3,708.22
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Remaining balance:	<u>\$ 13,572.06</u>
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Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses:	\$ 0.00
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Remaining balance:	<u>\$ 13,572.06</u>
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In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$6,128.54 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
21	Internal Revenue Service	6,128.54	0.00	6,128.54

Total to be paid for priority claims:	\$ 6,128.54
Remaining balance:	<u>\$ 7,443.52</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 624,371.26 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 1.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	18,326.99	0.00	218.50
2	Wells Fargo Bank, N.A.	7,064.00	0.00	84.21
4	AMERICAN EXPRESS BANK FSB	1,841.94	0.00	21.96
5	AMERICAN EXPRESS BANK FSB	2,981.95	0.00	35.55
6 -2	FIRST INDEPENDENT BANK	2,446.74	0.00	29.17
7	Capital One Bank (USA), N.A.	3,190.43	0.00	38.04
8	Hica Education Loan Corp	9,753.14	0.00	116.27
9	AMERICAN EXPRESS CENTURION BANK	433.30	0.00	5.17
10	Chase Bank USA, N.A.	6,206.52	0.00	73.99
11	Chase Bank USA, N.A.	11,310.68	0.00	134.84
12	AMERICAN EXPRESS CENTURION BANK	14,502.46	0.00	172.89
13	MIDLAND FUNDING LLC	427.30	0.00	5.09
14	U.S. Bank N.A.	37,753.59	0.00	450.08
15	U.S. Bank N.A.	13,223.75	0.00	157.65
16	U.S. Bank N.A.	24,675.67	0.00	294.17
17U	CIT SMALL BUSINESS LENDING	465,729.60	0.00	5,552.25
18	eCAST SETTLEMENT CORPORATION	4,503.20	0.00	53.69

Total to be paid for timely general unsecured claims:	\$ 7,443.52
Remaining balance:	<u>\$ 0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
		Total to be paid for tardy general unsecured claims:		\$ 0.00
		Remaining balance:		\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
		Total to be paid for subordinated claims:	\$ 0.00	
		Remaining balance:		\$ 0.00